Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 1 of 82

Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Yo	our full name	Sonya	
,,,,		First name	First name
	ite the name that is on ur government-issued	M	AC 1.0
	ture identification (for ample, your driver's	Middle name	Middle name
	ense or passport	Brown Last name	Last name
Brir	ng your picture	Lactification	Last Harris
ide	eting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All	other names you		
	ve used in the last	First name	First name
8 y	8 years Include your married or	7.4° 1.0°	AC 1 11
Inc		Middle name	Middle name
ma	iden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		wildale name	ivildale name
		Last name	Last name
3. On	nly the last 4 digits your Social	XXX - XX- <u>5718</u>	XXX - XX-
Se	ecurity number or deral Individual	OR	OR
Ta	erai individual expayer entification number	9 xx - xx-	9 xx - xx-
(IT	IN)		

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 2 of 82

D	ebtor 1 Sonya	M Brown	Case number (if known)		
	First Name	Middle Name Last Name			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification	I have not used any business names or EINs.	I have not used any business names or EINs.		
	Numbers (EIN) you have used in the last	Business name	Business name		
	8 years	Business name	Business name		
	Include trade names and doing business as names	EIN	EIN		
		EIN	EIN		
5.	Where you live		If Debtor 2 lives at a different address:		
		1020 W 52nd St Apt 1e Number Street	Number Street		
		Chicago Illinois 60609			
		City State Zip Code	City State Zip Code		
		Cook County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number Street	Number Street		
		City State Zip Code	City State Zip Code		
_		Oity Otate Zip Oode	Oldie Zip Oode		
6.	Why you are choosing this district	Check one:	Check one:		
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)		

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 3 of 82

Debtor 1 Sonya	M		Case number (if know	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy C	Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		f description of each, see <i>Notice Req</i> 10)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, of may pay with a cree I need to pay the Individuals to Pay I request that my judge may, but is the official poverty you choose this o	t how you may pay. Typically, if you r money order. If your attorney is sedit card or check with a pre-printer fee in installments. If you choose y Your Filing Fee in Installments (Corfee be waived (You may request not required to, waive your fee, any line that applies to your family si	ou are paying the submitting your p ed address. e this option, sign official Form 103, this option only and may do so only tize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	WhenWhenWhen	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Got	llord obtained an eviction judgment a to line 12. out <i>Initial Statement About an Eviction</i> bankruptcy petition.		<i>t You</i> (Form 101A) and file it with

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 4 of 82

М Brown Debtor 1 Sonya Case number (if known) Middle Name Last Name First Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 5 of 82

 Debtor 1 First Name
 M Middle Name
 Brown Last Name
 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 6 of 82

Debtor 1 Sonya First Name		Brown Ca	ase number <i>(if known)</i>	
	estions for Reporting Purposes			
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	consumer debts? Consumer debts? Consumer debts? Consumer debts? for a personal, for a personal, for a personal, for a personal, for a personal debts? Busines debts? Busines debts? Busines debts? Busines debts? Busines debts?	amily, or household purpos ss debts are debts that you i operation of the business o	incurred to obtain or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No.	7. Do you estimate that afte	r any exempt property is excluribute to unsecured creditors?	uded and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,00	01-50,000 01-100,000 than 100,000
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million	1,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion than \$50 billion
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	50 million	0,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion than \$50 billion
Part 7: Sign Below	I have examined this petition, a	nd I declare under penalty	of perium that the informat	ion provided is true and
For you	correct. If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me anout this document, I have obtain I request relief in accordance will understand making a false state connection with a bankruptcy oboth. 18 U.S.C. §§ 152, 1341,	napter 7, I am aware that I I understand the relief avail d I did not pay or agree to ned and read the notice re ith the chapter of title 11, tement, concealing proper case can result in fines up	may proceed, if eligible, und ailable under each chapter, a pay someone who is not ar equired by 11 U.S.C. § 342(I United States Code, specifi rty, or obtaining money or p	der Chapter 7, 11,12, or 13 and I choose to proceed a attorney to help me fill b). led in this petition. property by fraud in
	/s/ Sonya Brown Signature of Debtor 1		Signature of Debtor 2	
	Executed on 1/5/2018 MM / DD)/YYYY	Executed on	/ DD / YYYY

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 7 of 82

Debtor 1 Sonya	M	Brown	Case number (if k	rnown)	
First Name	Middle Name	Middle Name Last Name			
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the	
If you are not	debtor(s) the notice req	uired by 11 U.S.C. § 3	42(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I	
represented by an	have no knowledge after	er an inquiry that the in	formation in the schedu	ules filed with the petition is incorrect.	
attorney, you do not	_	, ,		•	
need to file this page.	/s/ Morsheda Hash	ıem	Date	1/5/2018	
	Signature of Attorney	· · · · ·		M / DD / YYYY	
	e.ga.a.o e. / a.comey	.0. 200.0.			
	Morsheda Hashem				
	Printed name				
	Semrad Law Firm				
	Firm name				
	11101 S. Western Av	enue			
	Street				
	-				
	Chicago		Illinois	60643	
	City		State	Zip Code	
	Contact phone	3122374973	Email address	mhashem@semradlaw.com	
					
	Bar number State				

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 8 of 82

Fill in this information to identify your case:							
Debtor 1	Sonya	М	Brown				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States E	Sankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,542.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,542.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$108,301.46
Your total liabilities	\$108,301.46
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$2,056.09
5. Schedule J: Your Expenses (Official Form 106J)	\$1,881.00
3. Scriedule 3. Tour Expenses (Official Form 1003)	

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 9 of 82

Deb	otor 1 Sonya	M	Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Qu	estions for Administrat	ive and Statistical Records	3	
6. A	Are you filing for bankrupt	cy under Chapters 7, 11, o	r 13?		
[No. You have nothing t	o report on this part of the fo	orm. Check this box and submit the	nis form to the court with your other sch	nedules.
	✓ Yes.				
7. V	Vhat kind of debt do you h	nave?			
[nmer debts are those incurred by a Fill out lines 8-10 for statistical pur	an individual primarily for a personal, rposes. 28 U.S.C. § 159.	
		imarily consumer debts. You ith your other schedules.	ou have nothing to report on this	part of the form. Check this box and su	bmit
		our Current Monthly Incom Form 122B Line 11; OR , Fo	e: Copy your total current month orm 122C-1 Line 14.	ly income from Official	\$1,639.09
9.	Copy the following spec	ial categories of claims fro	om Part 4, line 6 of Schedule E/	F:	
	From Part 4 on Schedule E/F, copy the following:		Total claim		
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00	
	9c. Claims for death or pe	rsonal injury while you were i	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$74,592.00	
	9e. Obligations arising our priority claims. (Copy line		or divorce that you did not report a	ss \$0.00	
	9f. Debts to pension or pr	ofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$74,592.00

9g. Total. Add lines 9a through 9f.

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 10 of 82

Fill in this	information to ide	ntify your case:		-			
Debtor 1	Sonya	M		Brown			
Deptor I	Sonya First Name	M Middle N	Name	Last Name			
Debtor 2							
(Spouse, if fil	ing) First Name	Middle N	Name	Last Name			
United Sta	tes Bankruptcy Co	urt for the: Northern	Dist	rict of Illinois (State)			
Case num (If known)	ber						
Officia	l Form 106	A/B					Check if this is an amended filing
Sched	dule A/B:	Property					12/1
category v responsibl write your	where you think it e for supplying co name and case n	y list and describe items. L fits best. Be as complete a rrect information. If more s umber (if known). Answer e Residence, Building, La	and accurate as space is neede every question.	s possible. If two married p d, attach a separate sheet	eople are to this fo	e filing together, both a orm. On the top of any a	re equally
1. Do you	No. Go to Part 2	legal or equitable interest	in any resident	e, building, land, or simila	ır properi	y:	
	Yes. Where is the	property?					
	Too. Whole to the	noporty.	What is the r	property? Check all that appl	lv	Do not deduct secured	claims or exemptions. Put
1.1	-		Single-fan		ıy.	the amount of any secu	red claims on Schedule D:
	Street address, if available, or other description			multi-unit building			ims Secured by Property.
			Condomi	nium or cooperative		Current value of the entire property?	Current value of the portion you own?
				ured or mobile home			
	Number Stree	et	Land			Describe the nature o	f vour ownership
			Timeshare	nt property		interest (such as fee s	simple, tenancy by
	City	State Zip Code	Other			the entireties, or a life	e estate), if Known.
				nterest in the property? Ch	heck	Check if this is co	mmunity property
			one. Debtor 1	anly			
			Debtor 2	•			
			Debtor 1	and Debtor 2 only			
			At least or	ne of the debtors and anothe	er		
				ation you wish to add abountification number:	ut this ite	m, such as local	
If you	own or have more	than one, list here:	proporty ide	<u>.</u>			
			What is the p	property? Check all that appl	ly.		claims or exemptions. Put
1.2	Street address, if a	vailable, or other description	Single-fan	•			red claims on Schedule D: nims Secured by Property.
		·		multi-unit building		Current value of the	Current value of the
			<u> </u>	nium or cooperative ured or mobile home		entire property?	portion you own?
			Land	area or mobile nome			
	Number Stree	et	Investmer	nt property		Describe the nature o	
	0''	7' 0 1	Timeshare Other	9		interest (such as fee s the entireties, or a life	
	City	State Zip Code					
			Who has an i	nterest in the property? Ch	heck	(see instructions)	mmunity property
			Debtor 1	only			
			Debtor 2	•			
			Debtor 1	and Debtor 2 only			
			At least or	ne of the debtors and anothe	er		
				ation you wish to add abou ntification number:	ut this ite	m, such as local	

Debtor 1		M	Brown	Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3 Stre	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative	apply.	the amount of any secu Creditors Who Have Cla Current value of the	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the
Nur City	nber Street State	Zip Code	Manufactured or mobile home Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by e estate), if known.
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add	other	(see instructions)	mmunity property
2. Add	the dollar value of the por		property identification number: all of your entries from Part 1, incli	uding any entries	s for pages	
	ve attached for Part 1. Wr	-	-			
Do you ov you own t	hat someone else drives. If y ans, trucks, tractors, sport uti	equitable interes ou lease a vehicle,	st in any vehicles, whether they are, also report it on Schedule G: Executo rcycles	-	-	
3.1	Make Model: Year:		Who has an interest in the propose. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an	nd another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community instructions)	property (see		
3.2	Make Model: Year:		Who has an interest in the propone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 12 of 82

	Sonya First Name	M Middle Name	Brown Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)	ly s and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor. Check if this is communication.	ly s and another	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule Lims Secured by Property</i> . Current value of the portion you own?
Exar			recreational vehicles, other fishing vessels, snowmobiles, r	•		
4.1			Who has an interest in the	·	Do not deduct secured	claims or exemptions. Pu
	Yes		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor	property? Check ly s and another	Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on <i>Schedule</i> ims <i>Secured by Property</i> Current value of the portion you own?
4.1	Yes Make Model: Year: Approximate mileage:		one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	property? Check ly s and another hity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 13 of 82

Debtor 1 Sonya Brown Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom Set, Living Room Set, Bed \$750.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Laptop, computer, cell phone, television \$1000.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Necklace, earrings \$500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2500.00 for Part 3. Write that number here

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 14 of 82

Brown Debtor 1 Sonya Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$30.00 17.1. Checking account: US Bank \$0.00 17.2. Checking account: TCF Bank 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Uber Go Bank <u>\$</u>12.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 15 of 82

Deb ¹	tor 1 Sonya	M	Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfers. Issuer name:	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pension Examples: Interests in II		o), thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	Tune of accounts	Institution name		
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so tha with landlords, prepaid rent, publ			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:	-		
23.	Annuities (A contract for	or a periodic payment of money to	o you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 16 of 82

Debt	or 1 Sonya First Name	M Middle Name	Brown Last Name	Case number (if known)	
24.			in a qualified ABLE program, or under	a qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).	F 10 7 1 1 1	, , , , , , , , , , , , , , , , , , ,	
	No Yes	Institution name and description.	Separately file the records of any interests	s.11 U.S.C. § 521(c):	
					;
25	Turrete escrito	ble or fishing interests in accord	du (athau thau anuthina liatad in lina 4	I) and vishts as newers	
25.		or your benefit	ty (other than anything listed in line 1	i), and rights or powers	
	✓ No				
	Yes. Desc	ribe			
	_				
26.			ts, and other intellectual property ceeds from royalties and licensing agreer	ments	
	✓ No				
	Yes. Desc	ribe			
27.		nchises, and other general intan Iding permits, exclusive licenses, co	ngibles coperative association holdings, liquor lic	enses, professional licenses	
	✓ No				
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or proper				portion you own? Do not deduct secured
	Tax refunds on No	ved to you			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s abou	ved to you pecific information t them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s abou you a	ved to you pecific information		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s abou you a and t	pecific information t them, including whether llready filed the returns he tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds on No Yes. Give s abou you a and t	pecific information t them, including whether llready filed the returns he tax years	al support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t	pecific information t them, including whether llready filed the returns he tax years	al support, child support, maintenance, d	State: Local: divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years	al support, child support, maintenance, d	State: Local: divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spousa	al support, child support, maintenance, d	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spousa	al support, child support, maintenance, d	State: Local: divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give sabou you a and to Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spousa	al support, child support, maintenance, d	State: Local: divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on No Yes. Give s abou you a and t Family suppor Examples: Past No Yes. Give s	pecific information t them, including whether liready filed the returns the tax years t due or lump sum alimony, spousa	al support, child support, maintenance, d	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	pecific information t them, including whether liready filed the returns he tax years t due or lump sum alimony, spousa specific information	ments, disability benefits, sick pay, vacati	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spousa specific information	ments, disability benefits, sick pay, vacati	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on ✓ No Yes. Give s about you a and t Family suppor Examples: Past ✓ No Yes. Give s Other amount Examples: Unp Soc	pecific information t them, including whether already filed the returns he tax years t due or lump sum alimony, spousa specific information	ments, disability benefits, sick pay, vacati	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 17 of 82

Deb	tor 1 Sonya	M	Brown	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.		surance policies Ith, disability, or life insurance; he	ealth savings account (HSA); credit,	homeowner's, or renter's insurance	
		the insurance company licy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the b	n property that is due you from eneficiary of a living trust, expect se someone has died.		cy, or are currently entitled to receive	_
	✓ No Yes. Descri	ibe			
33.		t third parties, whether or not dents, employment disputes, ins	you have filed a lawsuit or made surance claims, or rights to sue	e a demand for payment	
	✓ No Yes. Descr	ibe			
34.	Other conting	•	of every nature, including counte	rclaims of the debtor and rights	
	No Yes. Descri	ibe			
35.	Any financial	assets you did not already list			
	✓ No Yes. Descri	ibe			
36.			om Part 4, including any entries i		\$42.00
Part	5: Describe	e Any Business-Related Pr	operty You Own or Have an	Interest In. List any real estate in Pa	nrt 1.
37.			nterest in any business-related p		
	-			-	Current value of the
	✓ No. Go to Yes. Go to				portion you own? Do not deduct secured claims or exemptions
38.	Accounts rec	eivable or commissions you al	ready earned		
	No Yes. Descri	ibe			
39.		ent, furnishings, and supplies iness-related computers, softwar	re, modems, printers, copiers, fax m	nachines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No Yes. Descri	ibe			
					-

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 18 of 82

Debt	tor 1 Sonya	M	Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equ	ipment, supplies you ι	ise in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				1
	L Too. Booombo				
					1
41	Inventory				
	✓ No				
	Yes. Describe				
					
42.	Interests in partnerships	s or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				-
40.4	S I P. I				_
43. (Customer lists, mailing lis	sts, or other compliation	ons		
	✓ No				
	Yes. Do your lists incl	ude personally identifiab	le information (as defined in 11 L	J.S.C. § 101(41A))?	
	No				
	Yes. Describ	e			
44.	Any business-related pr	operty you did not alre	ady list		
	√ No				
	lacksquare				<u> </u>
	Yes. Give specific information				
	information	•			
		•			
					
			art 5, including any entries for		
lor Pa	art 5. Write that number i	nere			
Dani	Describe Any Far	m- and Commercia	l Fishing-Related Property	You Own or Have an Interest In.	
Part		terest in farmland, list it in			
40	B	Land and Stable Sale		al Cabian salata da ser esta O	
46.	Do you own or nave any	legal or equitable inte	erest in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, pou	ltry, farm-raised fish			
	□ Na				
	✓ No				
	Yes. Describe				
]
1					

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 19 of 82

Deb	tor 1 Sonya	M	Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
10				_	
49.	Farm and fishing equi	pment, implements, machinery, fi	xtures, and tools of trad	e	
	✓ No				
	Yes. Describe				
50	Farm and fishing supr	blies, chemicals, and feed			
	_	,			
	No No				
	Yes. Describe				
51.	Any farm- and comme	ercial fishing-related property you	did not already list		
	√ No				
	Yes. Describe				
	100. 2000201				
		<u> </u>			
52. A	dd the dollar value of a	II of your entries from Part 6, incl	uding any entries for pag	ges you have attached	
		r here		= =	
				L	
Part	7: Describe All Pro	perty You Own or Have an Ir	terest in That You Di	d Not List Above	
53.		perty of any kind you did not alre	ady list?		
		ts, country club membership			
	No No				
	Yes. Give specific information				
	imonnation				
					·
54. A	dd the dollar value of a	II of your entries from Part 7. Writ	te that number here		<u> </u>
Part	8: List the Totals o	f Each Part of this Form			
55.	Part 1: Total real estate	e, line 2			
	part 2 total vehicles, lir			_	
57. F	Part 3: Total personal a	nd household items, line 15	\$2500.00	<u></u>	
58. F	Part 4: Total financial a	ssets, line 36	\$42.00		
59	Part 5: Total business-r	elated property, line 45	ψ12.00		
				<u></u>	
60.	Part 6: Total farm- and	fishing-related property, line 52		<u></u>	
61.	Part 7: Total other prop	perty not listed, line 54			
62.	Total personal property	. Add lines 56 through 61			00540.00
	, , , , , , , , , ,	.	\$2542.00	Copy personal property total	+ \$2542.00
00.	taral at all a	D. L. J. L. A/D. AJIH. 55 P. 65			\$2542.00
63. 1	οται of all property on S	Schedule A/B. Add line 55 + line 62			1

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Page 20 of 82 Document

Debtor 1	Sonya	M	Brown
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			

Official Form 1000

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt						
1.								
You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Used Clothing Line from Schedule A/B: 11	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)				
	Brief description: Bedroom Set, Living Room Set, Bed Line from Schedule A/B: 06	\$750.00	\$750.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 21 of 82

Debtor 1 Sonya M Brown Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$1,000.00 description: **✓** \$1,000.00 Laptop, computer, cell 100% of fair market value, up to any phone, television applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$30.00 description: **✓** \$30.00 Checking account, US 100% of fair market value, up to any Bank applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$0.00 **✓** \$0 Checking account, TCF 100% of fair market value, up to any Bank applicable statutory limit Line from 17 Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$500.00 Necklace, earrings 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(b) \$12.00 description: \$12.00 Other financial account, 100% of fair market value, up to any Uber Go Bank

applicable statutory limit

Line from Schedule A/B:

17

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 22 of 82

Fill in this info	ormation to identify your	case:				
Debtor 1	Sonya	M	Brown			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	: Northern	District of Illinois			
		_	(State)			
Case number (If known)						
Official	Form 106D			J		Check if this is an amended filing
Sched	ule D: Credi	itors Who Hav	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equ ber the entries, and attach it to t			
1. Do any	creditors have claims	secured by your propert	y?			
✓ No.	Check this box and su	bmit this form to the court w	vith your other schedules. You have	e nothing else to repo	ort on this form.	
Yes	s. Fill in all of the informa	tion below.				
Part 1: Lis	t All Secured Claims	i				
			ed claim, list the creditor separately	Column A	Column B	Column C
		reditor has a particular claim, n alphabetical order according	list the other creditors in Part 2. As to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports	Unsecured portion

this claim

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 23 of 82

Fill in	this inforr	nation to identify your c	ase:			
Debto	or 1	Sonya	М	Brown		
		First Name	Middle Name	Last Name		
Debto		-				
(Spous	e, if filing)	First Name	Middle Name	Last Name		
United	d States B	ankruptcy Court for the:	Northern	District of Illinois		
				(State)		
(If know	number m					
<u> </u>		106F/F				Check if this is an amended filing
OIII	ciai re	orm 106E/F				
Scl	hedu	ile E/F: Cre	editors Who	Have Unsec	ured Claims	12/1:
other properties of the contract of the contra	party to a 106A/B) a that are tries in th	ny executory contracts ind on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Unc creditors Who Hold Claims tach the Continuation Pa	t could result in a claim. A expired Leases (Official Fo s Secured by Property. If m	Iso list executory contracts rm 106G). Do not include an nore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part '	List A	All of Your PRIORIT	Y Unsecured Claims			
1. [Do any cr	editors have priority ur	secured claims against y	rou?		
	✓ No. G	io to Part 2.				
į	Yes.					
li A	isted, iden As much <i>a</i>	tify what type of claim it as possible, list the claims	is. If a claim has both priori s in alphabetical order accor	ty and nonpriority amounts,	list that claim here and show b If you have more than two price	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 24 of 82

Debto	r 1 Sonya First Name	M Middle Name	Brown Last Name	Case number (if known)	
Part 2	-				
3. D	o any creditors have nonpriori	ty unsecured claims ag	gainst you?	court with your other schedules.	
u If	nsecured claim, list the creditor se	eparately for each claim.	For each claim liste	of the creditor who holds each claim. If a creditor has more ed, identify what type of claim it is. Do not list claims already in it 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
					Total claim
4.1	AAA REAL ESTATE MA c/o KAH Nonpriority Creditor's Name 180 N LASALLE #2025	N SANFORD LLP		hen was the debt incurred?	\$7,709.46
	Number Street				
	Chicago Illino City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relate Is the claim subject to offset?	e Zip Co cone. and another s to a community debt	de Ty	contingent Unliquidated Disputed pe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Back rent to landlord; 2014-M1- Other. Specify 705932	
4.0	Yes				Ф0.4.F. ОО
4.2	AMSHER COLLECTION SVCS Nonpriority Creditor's Name 4524 SOUTHLAKE PKWY STE Number Street HOOVER Alab City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this claim relate Is the claim subject to offset? No Yes BK OF AMER	e Zip Co cone. and another s to a community debt	de C	Other. Specify MOBILE	\$845.00 \$749.00
[4.3]	Nonpriority Creditor's Name C/O ACS 501 BLEECKER STRE Number Street UTICA New City State Who incurred the debt? Check Debtor 1 only	York 13501 e Zip Co	A: de	then was the debt incurred? 11/2014 s of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Vipe of NONPRIORITY unsecured claim:	\$749.00
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relate Is the claim subject to offset? No Yes	s to a community debt		Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Page 25 of 82 Document

Debtor 1 Sonya First Name Brown Case number (if known) Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

4.4	CAPITALONE Nonpriority Creditor's Name	Last 4 digits of account number1431	\$559.00
	c/o Pollack & Rosen, P.C	When was the debt incurred? 4/2014	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	1825 Barrett Lakes Blvd Suite 510	Contingent	
	KennesawGeorgia30144CityStateZip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ Other. Specify CreditCard	
	✓ No		
	Yes		
4.5	CHOICE RECOVERY	Last 4 digits of account number 6889	\$40.00
	Nonpriority Creditor's Name POB 614-358-9900	When was the debt incurred? 5/2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	COLUMBUS Ohio 43220	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u>'</u>	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes	Other. SpecifyPATIVIENT DATA	
4.0	<u> </u>		ф1 000 00
4.6	City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name	Last 4 digits of account number	\$1,800.00
	Department of Revenue - PO Box 88292	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60680	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Parking and Red Light Tickets	
	Is the claim subject to offset?	_	

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 26 of 82

Debtor 1 Sonya М Brown Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Comcast \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11621 E. Marginal Way # 5 As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated 98168 Washington City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Cable Bill Is the claim subject to offset? **✓** No Yes ComEd \$400.00 4.8 Last 4 digits of account number _ Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Electric Bill Is the claim subject to offset? **✓** No Yes COMENITY BANK/ASHSTWRT \$482.00 Last 4 digits of account number 0578 Nonpriority Creditor's Name 1/2015 When was the debt incurred? PO BOX 182789 Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS 43218 Ohio Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify _

CreditCard

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 27 of 82

Debtor 1 Sonya М Brown Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 CREDIT MANAGEMENT LP \$255.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTÉRNATIONAL PKWY When was the debt incurred? 3/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON Texas 75007 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: WOW **✓** No Other. Specify INTERNET CABLE PHONE - 1 Yes 4.11 CREDIT ONE BANK NA \$0.00 Last 4 digits of account number 6157 Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.12 Federal Loan Servicing. \$21,918.00 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 11/1997 Street Number As of the date you file, the claim is: Check all that apply. Contingent 17106 Harrisburg Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 28 of 82

Debtor 1 Sonya M Brown Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Federal Loan Servicing. \$9,042.00 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 11/2010 Street Number As of the date you file, the claim is: Check all that apply. Contingent Harrisburg Pennsylvania 17106 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 Federal Loan Servicing. \$8,462.00 Last 4 digits of account number 0011 Nonpriority Creditor's Name POB 60610 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Pennsylvania 17106 Harrisburg Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.15 Federal Loan Servicing. \$7,991.00 Last 4 digits of account number _ Nonpriority Creditor's Name POB 60610 When was the debt incurred? 11/2012 Street Number As of the date you file, the claim is: Check all that apply. Contingent 17106 Harrisburg Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 29 of 82

Debtor 1 Sonya M Brown Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Federal Loan Servicing. \$7,117.00 Last 4 digits of account number 0002 Nonpriority Creditor's Name POB 60610 When was the debt incurred? 9/2008 Street Number As of the date you file, the claim is: Check all that apply. Contingent Harrisburg Pennsylvania 17106 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 Federal Loan Servicing. \$4,983.00 Last 4 digits of account number 0012 Nonpriority Creditor's Name POB 60610 When was the debt incurred? 11/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Pennsylvania 17106 Harrisburg Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.18 Federal Loan Servicing. \$4,437.00 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 9/2008 Street Number As of the date you file, the claim is: Check all that apply. Contingent 17106 Harrisburg Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 30 of 82

Debtor 1 Sonya M Brown Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Federal Loan Servicing. \$3,914.00 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 11/2010 Street Number As of the date you file, the claim is: Check all that apply. Contingent Harrisburg Pennsylvania 17106 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.20 Federal Loan Servicing. \$3,448.00 Last 4 digits of account number 0009 Nonpriority Creditor's Name POB 60610 When was the debt incurred? 11/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent Pennsylvania 17106 Harrisburg Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.21 Federal Loan Servicing. \$1,636.00 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 2/2014 Street Number As of the date you file, the claim is: Check all that apply. Contingent 17106 Harrisburg Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 31 of 82

Debtor 1 Sonya М Brown Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Federal Loan Servicing. \$1,282.00 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 2/2014 Street Number As of the date you file, the claim is: Check all that apply. Contingent Harrisburg <u>Penn</u>sylvania 17106 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.23 Federal Loan Servicing. \$362.00 Last 4 digits of account number 0010 Nonpriority Creditor's Name POB 60610 When was the debt incurred? 2/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Pennsylvania 17106 Harrisburg Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes IL Tollway 4.24 \$3,500.00 Last 4 digits of account number Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Downers Grove Illinois 60515 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ **Tollway Violations** Is the claim subject to offset? **✓** No

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 32 of 82

Debtor 1 Sonya М Brown Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 MERCHANTS & MEDCAL \$218.00 Last 4 digits of account number Nonpriority Creditor's Name 6324 TAYLOR DR When was the debt incurred? 5/2017 Number As of the date you file, the claim is: Check all that apply. Contingent **FLINT** Michigan 48507 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.26 MERCHANTS & MEDCAL \$100.00 Last 4 digits of account number 9262 Nonpriority Creditor's Name 6324 TAYLOR DR When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **FLINT** 48507 Michigan Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes MIDLAND CREDIT MANAGEMENT c/o BLATT HASENMILLER 4.27 \$0.00 Last 4 digits of account number **LEIBSKE** Nonpriority Creditor's Name When was the debt incurred? 10 S LASALLE #2200 As of the date you file, the claim is: Check all that apply. Number Contingent Unliquidated Chicago Illinois 60603 Disputed City State Zip Code Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Other. Specify 2009-M1-103808 (notice only) Check if this claim relates to a community debt Is the claim subject to offset? **✓** No

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 33 of 82

Debtor 1 Sonya М Brown Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 MIDLAND FUNDING \$1,002.00 Last 4 digits of account number Nonpriority Creditor's Name 8875 AERO DR STE 200 When was the debt incurred? 7/2016 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO California 92123 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 UnknownLoanType; 2017-Other. Specify Is the claim subject to offset? **✓** No Yes 4.29 Peoples Gas \$600.00 Last 4 digits of account number _ Nonpriority Creditor's Name n/a 200 E. Randolph When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60601 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Gas Bill Is the claim subject to offset? **✓** No Yes PLS - Bankruptcy 4.30 \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 800 Jorie Blvd 2nd Floor n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60523 Oak Brook Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Payday Loan Is the claim subject to offset? **✓** No

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 34 of 82

Debtor 1 Sonya М Brown Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 RICCORDINO REALTY c/o STEADMAN MICHAEL J \$6,522.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3952 W 63RD S 202 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60629 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Back rent to landlord; 2017-M1-Is the claim subject to offset? **✓** No Yes Santander Consumer USA 4.32 \$7,628.00 1000 Last 4 digits of account number __ Nonpriority Creditor's Name 3/2010 14101 MYFORD RD FL 2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated TUSTIN California 92780 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ 106 Automobile Is the claim subject to offset? **✓** No Yes Sprint Corp. 4.33 \$400.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 7949 n/a Number Street As of the date you file, the claim is: Check all that apply. Attn Bankruptcy Dept Contingent Unliquidated Overland Park 66207 Kansas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Phone Bill Is the claim subject to offset? **✓** No

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 35 of 82

Debtor	1 Sonya	M		Brown	Case number (if known)				
Part 2:	First Name Your NONPRIOR	Middle Na		Last Name					
	After listing any entri	ies on this page, ກເ	ımber them begi	nning with 4.5, fo	ollowed by 4.6, and so forth.	Total claim			
4.34	US Bank Nonpriority Creditor's Name CRA MANAGEMENT PO BOX 3447 Number Street			When we will be a second or with the second or with	Last 4 digits of account number \$300.0 When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply.				
	OSHKOSH City	Wisconsin State	54903 Zip Code	Un	ontingent nliquidated sputed				
	Who incurred the det Debtor 1 only Debtor 2 only	ot? Check one.			Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Debtor 1 and Debt	•		div					
	At least one of the debtors and another Check if this claim relates to a community debt			de de	ebts to pension or profit-sharing plans, and other simil abts her. SpecifyBank NSF Fees	ar			
	Is the claim subject t No Yes	o onset?							

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 36 of 82

Debtor 1 Sonya M Brown Case number (if known)
First Name Middle Name Last Name

Blitt & Gaines			On which entr	v in Part 1 or Part	2 did you list the original creditor?			
Name				y III Fait TOI Fait				
661 Glenn Ave			Line 4.28	of (Check	Part 1: Creditors with Priority Unsecured Claims			
Number Street	i .			one):	Part 2: Creditors with Nonpriority Unsecured Claims			
Wheeling	Illinois	60090	Last 4 digits o	f account number	5806			
City	State	Zip Code						
HARRIS & HARRI Name	S LTD		On which entr	v in Part 1 or Part	2 did you list the original creditor?			
111 W JACKSON Number Street			Line <u>4.6</u>	of <i>(Check</i> one):	Part 1: Creditors with Priority Unsecured Claims			
Number Street	L			enoj.	Part 2: Creditors with Nonpriority Unsecured Claims			
CHICAGO	Illinois	60604	 Last 4 digits o	f account number				
City	State	Zip Code	Last + digits o	i docount number				
Illinois Secretary o	f State							
Name			On which entr	On which entry in Part 1 or Part 2 did you list the original creditor?				
2701 S Dirksen P	kwy		Line 4.6	of (Check	Part 1: Creditors with Priority Unsecured Claims			
Number Street	<u> </u>			one):	Part 2: Creditors with Nonpriority Unsecured Claims			
Springfield	Illinois	62723	Last 4 digits o	f account number				
City	State	Zip Code						
Illinois Secretary of State Name			On which entr	On which entry in Part 1 or Part 2 did you list the original creditor?				
2701 S Dirksen P	01 S Dirksen Pkwy			Line 4.24 of (Check	Part 1: Creditors with Priority Unsecured Claims			
Number Street				one):	Part 2: Creditors with Nonpriority Unsecured			
			<u></u>		Claims			
Springfield	Illinois	62723	Last 4 digits o	_ Last 4 digits of account number				
City	State	Zip Code						
Riccordine Realty			On which entr	On which entry in Part 1 or Part 2 did you list the original creditor?				
				-	_			
11151 S. Wallace Number Street			Line <u>4.31</u>	of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	•		<u></u>	,	✓ Part 2: Creditors with Nonpriority Unsecured Claims			
Chicago	Illinois	60628	Last 4 digits o	f account number				
City	State	Zip Code						
Law Office of Edv	vard Szymanski			and a Daniel Co. D. C.	O did one link the administrative 200 O			
Name			On which entr	y in Part 1 or Part	2 did you list the original creditor?			
POB 5718			Line 4.31	of (Check	Part 1: Creditors with Priority Unsecured Claims			
Number Street	t			one):	Part 2: Creditors with Nonpriority Unsecured			
					Claims			
Elgin	Illinois	60121	Last 4 digits o	f account number				
City	State	Zip Code						

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 37 of 82

 Debtor 1 First Name
 M Middle Name
 Brown Last Name
 Case number (if known)

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$74,592.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$33,709.46 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$108,301.46 6j. Total. Add lines 6f through 6i.

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 38 of 82

Fill in this information to identify your case:							
Debtor 1	Sonya	М	Brown				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)			(2.5)				

Official	Form	106G
----------	------	------

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or com	pany with whom you have	the contract or lease	State what the contract or lease is for
.1 Chapman, Estel			Residential Lease, Debtor is Lessee, Yearly Residential Lease
1020 W 52nd S Number	Street		
Chicago	Illinois	60609	
City	State	Zip Code	

		Case 18-00336			Entered 0: age 39 of	1/05/18 14:28:3 82	37 Desc Main	
Fill in th	nis inforr	nation to identify your case	:			I		
Debtor	1	Sonya First Name	M Middle Name	Brown Last Name				
Debtor (Spouse,		First Name	Middle Name	Last Name				
United	States B	ankruptcy Court for the: No	orthern	District of Illinois (State)				
Case n (If known)				(Otato)			_	
O (()		- 40011						t if this is an ded filing
		Form 106H						
Scne	eauie	H: Your Codel	otors					12/15
filing to the enti known).	gether, ries in tl . Answe	people or entities who are both are equally responsible boxes on the left. Attack revery question.	le for supplying correct the Additional Page	ct information. If n to this page. On t	nore space is n he top of any A	eeded, copy the Addi dditional Pages, write	tional Page, fill it out, and	d number
1.	Do you h		are filing a joint case, d	o not list either spo	use as a codebto	or.)		
	Within the California No	he last 8 years, have you li a, Idaho, Louisiana, Nevada, . Go to line 3. s. Did your spouse, former No	New Mexico, Puerto Ric	o, Texas, Washingt	on, and Wiscons		<i>d territories</i> include Arizona,	
		Yes. In which community	state or territory did yo	ou live?	Fill i	n the name and current	address of that person.	
		Name of your spouse, form	er spouse, or legal equiv	valent				
		Number Street						
		City	State	Z	ip Code			

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply: Tate, Terry Schedule D, line Name Schedule E/F, line4.5 1020 W 52nd St Apt. 1E Number Street Schedule G, line __ 60609 Chicago Illinois City State Zip Code

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 40 of 82

		50	oamone	r ago ro			
Fill in this i	information to identify	your case:					
Debtor 1	Sonya	М	Brown	1			
	First Name	Middle Name	Last N	lame	— Che	eck if this is:	
Debtor 2 (Spouse, if fili	ng) First Name	Middle Name	Last N	lamo	- I n	An amended filing	
United State	es Bankruptcy Court for	Northern	District of III	inois		A supplement showing expenses as of the follo	post-petition chapter 13
the: Case numb	er		(3	State)		·	
(If known)						MM / DD / YYYY	
Officia	l Form 106I						
Sched	ule I: Your In	come					12/15
information spouse. If r number (if	n about your spouse. I		d your spou	se is not filing	with you, do	not include information	tion about your
_	our employment		Debtor 1	l		Debtor 2	
informa		Employment status	✓ Emplo	ved		Employed	
	ave more than one job, separate page with			mployed		Not Employed	
informat employe	tion about additional ers	Occupation	Self-emplo	ovment			
	part time, seasonal, or	•	och emple	- Jymont		_	
	ployed work.	Employer's name				_	
	tion may include student emaker, if it applies.	Employer's address	Number St	reet		Number Street	
						_	
			City	State	e Zip Code	City	State Zip Code
		How long employed there?					-
Part 2: 0	Give Details About N	Nonthly Income					
spouse un	less you are separated.	the date you file this form	-			•	_
more space	ce, attach a separate she	et to this form.		For I	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2.	\$0.00	mon-ming spouse	_
3. Estim	ate and list monthly ove	rtime pay.		3.	+ \$0.00		_
4. Calcu	llate gross income. Add li	ne 2 + line 3.		4.	\$0.00		

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 41 of 82

Debto	r 1Sonya First Name		ast Name		Case number known)			
		mado namo			For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		→ 4	٠. "	\$0.00			
5. List	all payroll ded							
5a.	Tax, Medicare,	and Social Security deductions	5	ia.	\$0.00			
5b.	Mandatory cor	ntributions for retirement plans	5	b.	\$0.00			
5c.	Voluntary cont	ributions for retirement plans	5	ic.	\$0.00			
5d.	Required repa	yments of retirement fund loans	5	id.	\$0.00			
5e.	Insurance		5	ie.	\$0.00			
5f.	Domestic supp	ort obligations	5	f.	\$0.00			
5g.	Union dues		5	ig.	\$0.00			
5h.	Other deduction	ons. Specify:	_ 5	ih. +	\$0.00 +			
6. Add +5h.	the payroll de	ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6	i.	\$0.00			
7. Cald	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7	' .	\$0.00			
8. List	all other incon	ne regularly received:						
	business, profe	•						
		ent for each property and business showing ordinary and necessary business expenses, and y net income.	8	sa.	\$1,449.09			
8b.	Interest and di	vidends	8	b.	\$0.00			
	Family support dependent reg	payments that you, a non-filing spouse, or a ularly receive	a					
		, spousal support, child support, maintenance, ent, and property settlement.	8	sc.	\$0.00			
8d.	Unemploymen	t compensation	8	ld.	\$0.00			
8e.	Social Security	1	8	le.	\$0.00			
	Include cash ass cash assistance under the Suppl housing subsidi Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es e Programs Income		ıf.	\$190.00			
		irement income		i. Ig.	\$0.00			
_		income. Specify: Est. Pro-rated Tax Refund		sh. +	\$417.00 +			
	•	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		F	\$2,056.09			
0.7144	an other moor	Add mice da i da	011.	· [Ψ2,030.09		í	
		r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp		0.	\$2,056.09 +		=	\$2,056.09
Incl frier	lude contribution nds or relatives.	gular contributions to the expenses that you is from an unmarried partner, members of your land amounts already included in lines 2-10 or amou	household	, your	dependents, your roomm			
	ecify:	,			1. 19 Supplies		11. +	\$0.00
<u> </u>							1	
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur					12.	\$2,056.09
								Combined monthly income
13. Do	•	increase or decrease within the year after y	ou file thi	s form	?			
✓	No.							
	Yes. Explain:		_	_				7
	=							

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 42 of 82

Debtor 1	1Sonya	M	Brown	Case number (if
	First Name	Middle Name	Last Name	known)

Official Form 106I. Additional page.

 $8a.\mbox{Net}$ income from rental property and from operating a business, profession, or farm

8a.1 Uber Driver	Debtor 1	Debtor 2			
Gross receipts (before all deductions)	\$395.62				
Ordinary and necessary operating expenses	-\$0.00				
Net monthly income from a business, profession, or farm	\$395.62		Copy here	\$395.62	
8a.2 Lyft Driver	Debtor 1	Debtor 2			
Gross receipts (before all deductions)	\$1,053.47				
Ordinary and necessary operating expenses	-\$0.00				
Net monthly income from a business, profession, or farm	\$1,053.47		Copy here	\$1,053.47	

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 43 of 82

		Docu	ment Page 43 of 8	2		
Fill in this infor	mation to identify you	r case:				
Debtor 1	Sonya First Name	M Middle Name	Brown Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filir	ng	
United States E	Bankruptcy Court for the	e: Northern [District of Illinois (State)		nowing post-petition chapter 13 the following date:	}
Case number (If known)			(State)	MM / DD / YYYY	<u>, </u>	
Official	Form 106J					
Schedul	e J: Your Ex	penses			1	2/15
information. If (if known). Ans	•	d, attach another sheet to this	e filing together, both are equal form. On the top of any addition			
Part 1: Des		loid				
	to line 2					
Yes. De	oes Debtor 2 live in a	separate household?				
_ [No					
	Yes. Debtor 2 must	file Official Forms 106J-2, Expen	ses for Separate Household of Deb	tor 2.		
2. Do you hav	re dependents?	No				
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
expenses of	penses include f people other	No				
than yourself and dependents		Yes				
Part 2: Estin	mate Your Ongoing	g Monthly Expenses				
_	of a date after the bar		ou are using this form as a supp plemental Schedule J, check the	•		
	•	n-cash government assistance i d it on <i>Schedule I: Your Incom</i> e	-		Your expenses	
	I or home ownership or the ground or lot 4		clude first mortgage payments and		\$650.	00

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 44 of 82

Debtor 1 Sonya M Brown Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$144.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$40.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$210.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$40.00
10. Personal care products and services	10.	\$25.00
11. Medical and dental expenses	11.	\$15.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify: Car insurance not under debtor's name but that she pays for (she drives the car)	15d	\$157.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify: Car note on car that is not under debtor's name but that she pays for and drives	17c	\$300.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		** **
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20b 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
200. Homos Maria C accordation of controllinium date	20e	\$0.00

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 45 of 82

Debtor 1 Sonya	M	Brown	Case number (if known)	
First Name	Middle Name	Last Name		
21. Other. Specify:			2	1 \$0.00
22. Calculate your monthly	•			\$1,881.00
22a. Add lines 4 through 2				\$0.00
1,	ly expenses for Debtor 2), if any	•		\$1,881.00
	o. The result is your monthly exp	oenses.	22	:-
23. Calculate your monthly r	net income.			
23a. Copy line 12 (your co	ombined monthly income) from	Schedule I.	23	a \$2,056.09
23b. Copy your monthly e	expenses from line 22 above.		231	\$1,881.00
	y expenses from your monthly	ncome.		\$175.09
The result is your mo	onthly net income.		23	с
	ect to finish paying for your car rease or decrease because of a			

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 46 of 82

Fill in this information to identify your case:							
Debtor 1	Sonya	М	Brown				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number							

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Sonya Brown	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/5/2018 MM/DD/YYYY	Date

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 47 of 82

Fill in this in	nformation to identify your	case:					
Debtor 1	Sonya First Name	M Middle	Brown Name Last Nan	ne	_		
Debtor 2 (Spouse, if filin	g) First Name	Middle	Name Last Nan	ne	_		
	es Bankruptcy Court for the		District of Illine				
Case numb	per		(Sta	te)	_		
(If known)							Check if this is ar
Officia	al Form 107						amended filing
Statem	ent of Financi	al Affairs f	or Individuals	Filing fo	r Bankru	ptcy	04/10
			arried people are filing arate sheet to this forn				
number (if	known). Answer every	question.					
Part 1: G	ive Details About You	r Marital Status	and Where You Lived	Before			
1. What	t is your current marital :	status?					
	Married						
✓ 1	Not married						
2. Durir	ng the last 3 years, have	you lived anywher	e other than where you l	ve now?			
	No		t O				
	res. List all of the places	you lived in the las	t 3 years. Do not include	wnere you live	now.		
ı	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same	as Debtor 1		Same as Debtor 1
_	8308 S Justine Apt. 3		From				From
 -	Number Street		To	Number St	reet		То
-	Chicago Illinois	60620					
_	City State	Zip Code		City	State as Debtor 1	Zip Code	Same as Debtor 1
				Came	as Debtor 1		Came as Deptor 1
į	Number Street		From	Number St	reet		From
-			То				To
-	City State	Zip Code		City	State	Zip Code	
3. Within	the last 8 years, did you	ever live with a st	oouse or legal equivalent	in a communi	ty property stat	e or territory? (C	Community property states
			siana, Nevada, New Mexico				
✓ No							
Y€	es. Make sure you fill out	Schedule H: Your	Codebtors (Official Form	106H).			

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 48 of 82

Debt	or 1	Sonya M	Brown		ımber (if known)	
			e Name Last Name	9		
Part	2:	Explain the Sources of Your Inc	come			
	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busin	esses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips ✓ Operating a business	\$17000.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	✓ Wages, commissions, bonuses, tips ✓ Operating a business	\$25781.19	Wages, commissions, bonuses, tips Operating a business	
l f	nclu oubli iling ist e	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; mo you received together, list it o	other income are alimony; oney collected from lawsuits; nly once under Debtor 1.	royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until ne date you filed for bankruptcy:	Est. YTD LINK	\$0.00		
		or last calendar year: lanuary 1 to December 31, 2017) YYYY	Est. YTD LINK	\$1,358.00		
		or the calendar year before that: lanuary 1 to December 31, 2016)	Est. LINK Est. Unemployment Compensation	\$2,280.00 \$8,400.00		

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Page 49 of 82 Document

Brown

М

Debtor 1 Sonya __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 50 of 82

or 1	Sonya		M		own	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ge	ders include your porations of whic	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	for bankruptcy, or aranteed or cosigned to be nefited an installation of the second sec	ed by an insider.	y payments or trans Total amount paid	afer any property o Amount you still owe	on account of a debt that benefited an Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	City	Jiaic	Zip Oude				

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 51 of 82

Brown Debtor 1 Sonya Case number (if known) Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Joint Action Cook County Circuit Court Pending Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M1-708832 60602 Chicago Illinois City State Zip Code Case title Contract ✓ Pending Cook County Circuit Court Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M1-105311 Chicago Illinois 60602 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 52 of 82

Debt	tor 1 Sonya First Name	M Middle Name	Brown Last Name	Case number (if known)	
11.	Within 90 days before you accounts or refuse to ma			ank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details	i.			
			Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name				
	Number Street		Last 4 digits of account n	number: XXXX-	
	City	oto Zin Codo	-		
12.	Within 1 year before you			possession of an assignee for the benefit o	of creditors, a court-
	appointed receiver, a cus	stodian, or another officia	11?		
	Yes				
Part	5: List Certain Gifts a	nd Contributions			
13.	Within 2 years before yo	u filed for bankruptcy, did	d you give any gifts with a to	otal value of more than \$600 per person?	
	Yes. Fill in the details	s for each gift.			
	Gifts with a total val	ue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
			_		_
	Person to Whom You	Gave the Gift	-		
	Number Street		-		
	City Sta	•	-		
	Person to Whom You	Gave the Gift	-		_
	Number Street		-		
	City Sta Person's relationship t	ate Zip Code o you			

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 53 of 82

ebtor 1	Sonya	М	Brown	Case number (if known	1)	
	First Name	Middle Name	Last Name			
. Wit	thin 2 years before you file	ed for bankruptcy, did	l you give any gifts or contributions	with a total value o	f more than \$600	to any charity?
	No					
✓						
	Yes. Fill in the details for	each gift or contributi	ion.			
	Gifts or contributions to	charities	Describe what you contribute	d	Date you	Value
	that total more than \$6		Docoriso What you contribute		contributed	Tuiuo
			_			
	Charity's Name		_			
			_			
	Number Street		-			
	rumber eneet					
	City State	Zip Code	_			
	Oity State	Zip Oode				
	List Certain Losses					
ι υ.	List Gertain Losses					
✓	No Yes. Fill in the details. Describe the property y how the loss occurred	ou lost and	Describe any insurance cover Include the amount that insuran		Date of your loss	Value of property
	now the loss occurred		pending insurance claims on line A/B: Property.		1033	1031
	List Certain Payment					
abo	out seeking bankruptcy o	r preparing a bankrup				anyone you consulte
abo	out seeking bankruptcy o	r preparing a bankrup				anyone you consulte
abo	out seeking bankruptcy or lude any attorneys, bankrup No	r preparing a bankrup	tcy petition?			anyone you consulte
abo	but seeking bankruptcy of lude any attorneys, bankrup	r preparing a bankrup	tcy petition? or credit counseling agencies for service	es required in your ba	nkruptcy.	
abo	out seeking bankruptcy or lude any attorneys, bankrup No	r preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any p	es required in your ba	nkruptcy. Date payment	Amount of
abo	out seeking bankruptcy or lude any attorneys, bankrup No	r preparing a bankrup	tcy petition? or credit counseling agencies for service	es required in your ba	Date payment or transfer	
abo	out seeking bankruptcy or lude any attorneys, bankrup No	r preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any p	es required in your ba	nkruptcy. Date payment	Amount of payment
abo	but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm	r preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any p	es required in your ba	Date payment or transfer	Amount of
abo	out seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details.	r preparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	but seeking bankruptcy or lude any attorneys, bankrup No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	r preparing a bankrup otcy petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pa	r preparing a bankrup otcy petition preparers, c	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Email or website address Person Who Made the Pa Person Who Was Paid 11101 S. State Chicago Illinois City State Email or website address Person Who Made the Pa Person Who Was Paid Number Street	r preparing a bankrup otcy petition preparers, co	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pa Person Who Was Paid Number Street	r preparing a bankrup otcy petition preparers, co	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment
abo	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Email or website address Person Who Made the Pa Person Who Was Paid 11101 S. State Chicago Illinois City State Email or website address Person Who Made the Pa Person Who Was Paid Number Street	r preparing a bankrup otcy petition preparers, co	tcy petition? or credit counseling agencies for service Description and value of any p transferred	es required in your ba	Date payment or transfer was made	Amount of payment

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 54 of 82

Deb	tor 1	Sonya	M		ase number <i>(if knowr</i>	1)	
		First Name	Middle Name	Last Name			
17.	hel	hin 1 year before you filed for pyou deal with your creditor not include any payment or trans.	ors or to make payme		alf pay or transfe	r any property to an	yone who promised to
		Yes. Fill in the details.					
				Description and value of any prop transferred	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your bus ude both outright transfers an transfers that you have alread	siness or financial affa d transfers made as se	ecurity (such as the granting of a securit			
		No Yes. Fill in the details.					
				Description and value of property transferred		ny property or eceived or debts pai e	Date id transfer was made
		Person Who Received Trans	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ber	hin 10 years before you filed reficiary? ese are often called asset-prot		you transfer any property to a self-s	ettled trust or sin	nilar device of which	າ you are a
	✓	No Yes. Fill in the details.					
				Description and value of the pro	perty transferred		Date transfer was made
		Name of trust					

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 55 of 82

Brown Debtor 1 Sonya М Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred US Bank Checking XXXX-1234 02/2017 \$ -300.00 Person Who Was Paid Savings 425 Walnut Street Number Street Money market Brokerage Cincinnati Ohio 45202 Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 56 of 82

Brown Debtor 1 Sonya _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Debto				M	Brov	vn	Case	e number <i>(ii</i>	known)		
		First Name		Middle Name	Last	Name	_				
26.		e you been a part	y in any judio	cial or administ	rative proceed	ding under	any environmen	ital law? In	clude settler	nents and orde	ers.
		No Yes. Fill in the def	tails.								
					Court or age	ncy		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name NumberStreet						On appeal
		Case number					Zio Codo				Concluded
Part 1	11.	Give Details Al	hout Vour F	Business or C	City	State	Zip Code				
								fallowing a			
27.	Witi	nin 4 years before					-	_		o any business	;?
					-		· activity, either for ortnership (LLP)	ull-ullie or p	oai t-ui ne		
		A partner in	-								
		_		anaging execution of the voting or	-		ooration				
	V	No. None of the a		_							
		Yes. Check all the				for each b	ousiness.				
					Describ	e the natu	ire of the busine	ss			umber Do not umber or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name o	of account	ant or bookkeep	er	From	То	
					Describ	e the natu	ıre of the busine	ss			umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name o	of account	ant or bookkeep	er	From	To	
		•		·							
					Describ	oe the natu	ire of the busine	SS			umber Do not umber or ITIN.
		Business Name							EIN:		
		Number Street			Name a	of account	ant or bookkeep	or	Dates busi	ness existed	
		City	State	Zip Code	— Name (or account	ant of bookkeep	GI	From	То	

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 58 of 82

Deb	otor 1 Sonya	М	Brown	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties.	ed for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No Yes. Fill in the details below	OW.		
			Date issued	
	Name		MM/DD/YYYY	
	Name		WWW, 0.57 1 1 1 1	
	Number Street		_	
	City State	Zip Code	_	
Pari	t 12: Sign Below			
		n fines up to \$250,000,	,	ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of D			Signature of Debtor 2
	Date 1/5/201	8		Date
ı	Did you attach additional page	es to Your Statement o	f Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
ı	✓ No			
j	Yes			
ı	Did you pay or agree to pay so	meone who is not an a	ttorney to help you fill out b	ankruptcy forms?
	✓ No			
İ	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 59 of 82

B2030 (Form 2030) (12/15)

In

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distric	t of illinois	
·е	Sonya M Brown		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	N OF ATTORNEY F	OR DEBTOR
cor	mpensation paid to me within one	year before the filing of the p	that I am the attorney for the about the interest to the about the same that the the the the the the the the the th	be paid to me, for services
Fo	r legal services, I have agreed to a	ccept		\$4,000.00
Pri	or to the filing of this statement I	have received		\$400.00
Bal	ance Due			\$3,600.00
2. The	e source of the compensation pai	d to me was:		
	Debtor	Other (specify)		
3. The	e source of the compensation pai	d to me is:		
	Debtor	Other (specify)		
4.	I have not agreed to share the all members and associates of my		with any other person unless the	ey are
		w firm. A copy of the agreemer	n a other person or persons who a nt, together with a list of the name	
5. ln r		-	service for all aspects of the bank advice to the debtor in determinin	
	b. Preparation and filing of any	petition, schedules, statement	ts of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors an	d confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	other contested bankruptcy mat	ters;
6. By	agreement with the debtor(s), the	above-disclosed fee does not	include the following services:	
		CERTIFICA		
	ify that the foregoing is a comple) in this bankruptcy proceedings.	te statement of any agreement	t or arrangement for payment to n	ne for representation of the
	1/5/2018		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 60 of 82

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 61 of 82

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 62 of 82

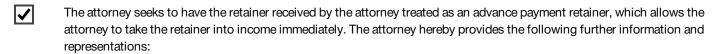
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/5/2018	
Signed:		
/s/ Sony	ya Brown	
		/s/ Morsheda Hashem
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Brown, Sonya M Debtor(s)	Case No	Case No.		
	,	Chapter.	Chapter13		
	VERIFICA	TION OF CREDITOR MAT	TRIX		
The above named Debtors hereby verify that the a knowledge.		nat the attached list of creditors is tr	rue and correct to the best of their		
Date:	1/5/2018	/s/ Brown, Sony Brown, Sonya N Signature of Del	1		

Federal Loan Servicing.. POB 60610 Harrisburg, PA, 17106

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

Blitt & Gaines 661 Glenn Ave Wheeling, IL, 60090

AMSHER COLLECTION SVCS 4524 SOUTHLAKE PKWY STE HOOVER, AL, 35244

BK OF AMER C/O ACS 501 BLEECKER STREE UTICA, NY, 13501

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

COMENITY BANK/ASHSTWRT PO BOX 182789 COLUMBUS, OH, 43218

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

MERCHANTS & MEDCAL 6324 TAYLOR DR FLINT, MI, 48507

CHOICE RECOVERY 1550 Old Henderson Road, Suite S100 Columbus, OH, 43220 CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

IL Tollway PO Box 5544 Chicago, IL, 60608

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

Comcast p.o. box 196 Newark, NJ, 07101

Sprint Corp. PO Box 7949 Attn: Bankruptcy Dept. c/o Jake Rattmann Overland Park, KS, 66207

RICCORDINO REALTY c/o STEADMAN MICHAEL J 3952 W 63RD S 202 Chicago, IL, 60629

Riccordine Realty 11151 S. Wallace Chicago, IL, 60628 Law Office of Edward Szymanski Po Box 5358 Elgin, IL, 60121

AAA REAL ESTATE MA c/o KAHN SANFORD LLP 180 N LASALLE #2025 Chicago, IL, 60601

MIDLAND CREDIT MANAGEMENT c/o BLATT HASENMILLER LEIBSKE 10 S LASALLE #2200 Chicago, IL, 60603

PLS - Bankruptcy PO Box 800849 Dallas, TX, 75380

US Bank Po Box 790408 Saint Louis, MO, 63179

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 75 of 82

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor:
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/7/2017	
Signed	:	
/s/ Son	ya Brown	
500	uga Brown	/s/ Morsheda Hashem Manhala Bland
Debtor(s) (Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 78 of 82

Debtor 1 Sonya First Name	M Middle Name	Brown Last Name	Case number (if known)	
	estions for Reporting P			
16. What kind of debts do you have?	16a. Are your debts pr "incurred by an incurred by the second	rimarily consumer deb dividual primarily for a p 16b. e 17. rimarily business debts ess or investment or the 16c.	personal, family, or househo	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are pa	der Chapter 7. Go to line de Chapter 7. Do you estimation at the availed that funds will be availed		erty is excluded and administrative I creditors?
^{18.} How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file ur of title 11, United States under Chapter 7.	nder Chapter 7, I am awa Code. I understand the	are that I may proceed, if eli relief available under each	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed
	out this document, I have	me and I did not pay or e obtained and read the	agree to pay someone who notice required by 11 U.S.	o is not an attorney to help me fill C. § 342(b).
	I understand making a fa	lse statement, concealir uptcy case can result in	ng property, or obtaining m	de, specified in this petition. ioney or property by fraud in inprisonment for up to 20 years, or
	Signature of Debtor 1	1000	Signature of Det	otor 2
		7/2017 4M / DD / YYYY	Executed on	MM / DD / YYYY

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 79 of 82

Fill in this information to identify your case:						
Debtor 1	Sonya	М	Brown			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below			
Did you pay or agree to pay someo	ne who is NOT an attorney to	o help you fill out bankruptcy forms?	
☑ No			
Yes. Name of person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
Under penalty of perjury, I declare that they are true and correct.	hat I have read the summary	y and schedules filed with this declaration and	
that they are true and correct.	D		
✗ /s/ Sonya Brown	a Draw	×	
Signature of Debtor 1		Signature of Debtor 2	
Date 12/7/2017		Date	
MM/DD/YYYY		MM/DD/YYYY	

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 80 of 82

Debtor 1		M	Brown	Case number (if known)
*************	First Name	Middle Name	Last Name	AND THE RESERVE OF THE PROPERTY OF THE PROPERT
28. Wit cre	thin 2 years before you fil editors, or other parties.	ed for bankruptcy, did	you give a financial state	ment to anyone about your business? Include all financial institutions
Z	No Yes. Fill in the details be	elow.		
bossed			Date issued	
			Date 135ueu	
	Name		MM/DD/YYYY	
	Number Street			
	City State	7:- 0- 1-		
	Oity State	e Zip Code		
Part 12:	Sign Below			
l have	e read the answers on th	is Statement of Financi	ial Affairs and any attach	ments, and I declare under penalty of perjury that the answers are
a ban	and correct, i understand ikruptcy case can result	i that making a faise st in fines up to \$250.000	atement, concealing prop . or imprisonment for un	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			en,	years, ex norm to elected 33 tou, to 11, to 10, und 607 t.
	X	No.	К.	×
	/s/ Sonya i	1	200-	
	Signature of D	ebtor 1		Signature of Debtor 2
	Date 12/7/20	17		Date
Did yo	ou attach additional page	es to Your Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
V	10			
ΠY	'es			
Did yo	ou pay or agree to pay so	meone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
∑ N	lo			
T Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 81 of 82

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Brown, Sonya M	Case No	
<u></u>	Debtor(s)	Gase No.	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Tł knowledge		y that the attached list of creditors is tr	ue and correct to the best of their
Date:	12/7/2017	/s/ Brown, Sony	70000
		Brown, Sonya M <i>Signature of Deb</i>	•

Case 18-00336 Doc 1 Filed 01/05/18 Entered 01/05/18 14:28:37 Desc Main Document Page 82 of 82

Deb	tor 1 Sonya First Name	M Middle Name	Brown Last Name	Case number (if known)	···· ****
16		amily income that applies to		و پر پهوه ده په پورو په په ده دې په په ده دې په په دې په	
, , ,	16a. Fill in the state in w		Illinois		
		•	THE TOIS		
		f people in your household.	1		
	16c. Fill in the median fa household	mily income for your state and s	to make a consistent	a list of applicable moding income amounts, as autice	\$51,317.00
		fied in the separate instructions f	or this form. This list ma	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	
17.	How do the lines comp				
	17a. Line 15b is less under 11 U.S.C	s than or equal to line 16c. On th C. <i>§ 1325(b)(3)</i> . Go to Part 3. D	e top of page 1 of this f o NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not determined</i> on of <i>Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(re than line 16c. On the top of p (b)(3). Go to Part 3 and fill out ir current monthly income from li	Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)(4)	
18.	-	e monthly income from line 11			\$1,639.09
19.	Deduct the marital adju commitment period under	ustment if it applies. If you are at 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of yo	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustn	nent does not apply, fill in 0 on I	ine 19a.	The state of the s	-\$0.00
	19b. Subtract line 19a f	from line 18.			\$1,639.09
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$1,639.09
	Multiply by 12 (the r	number of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the year	ar for this part of the form	n.	\$19,669.08
	20c. Copy the median far	mily income for your state and si	ze of household from lin	e 16c.	\$51,317.00
21.	How do the lines compa	are?			
	Line 20b is less than commitment period is	line 20c. Unless otherwise order s 3 years. Go to Part 4.	ed by the court, on the t	op of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment µ	n or equal to line 20c. Unless oth period is 5 years. Go to Part 4.	nerwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part	: Sign Below				
	By signing nere, I dec	dare under penalty of perjury that	the information on this	statement and in any attachments is true and correct.	
	✗ /s/ Sonya Brov	C	ads - X		
	Signature of Debt		<u> </u>	gnature of Debtor 2	
	eightaid of Book	,	O.	griduit of Bobtol 2	
	Date 1/5/2018 MM/DD/YY	~	Da	MM/DD/YYYY	
		lo NOT fill out or file Form 122C- ill out Form 122C-2 and file it wi		of that form, copy your current monthly income from lin-	ə 14 ⁻